

Jason Eldred  
27903 Buckingham Rd  
Livonia, MI 48154  
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Chairman Lund and Members of the House Committee

Dear Chairman Lund and Members of the House Committee,

I am a 24-year-old Wayne State University graduate level student studying Rehabilitation Counseling. I work at rehabilitation facility that caters to the needs of individuals who have sustained traumatic brain injuries or spinal cord injuries as a result of automobile accidents. I see daily, all the positives that Michigan's current Auto No-Fault system provides to these individuals. The primary goal of rehabilitation counseling is to assist people with disabilities achieve their vocational goals or achieve satisfaction by doing meaningful tasks. Simply put, witnessing Auto No-Fault and the good it can provide on a daily basis as well as assisting these clients achieve their goals, gives credibility to the rehabilitation profession. It takes schooling, a licensure exam, countless hours of training, and the client's interest at heart to determine if the rehabilitation or therapy is working efficiently.

The proposed House Bill takes the credibility away from the opinion of a trained professional and allows the insurer to make these determinations. Unfortunately, we live in an era that places a stigma on those individuals living with a disability. The more people who have disabilities that can find work can eliminate the stigmatism. Michigan is a leader in providing trained counselors and professionals alike the opportunity to help those who have sustained injury find employment and be contributing members of society.

Does Auto No-Fault need reform? I believe it does. However, by putting a lifetime cap on benefits or allowing inexperienced individuals such as the insurers make critical decisions on behalf of the individual with a disability is wrong and counterproductive. Transparency is what is needed. Rehabilitation facilities, attendant care, transportation companies, and other medical or vocational providers need to be held accountable and push qualified individuals into the community. Rates that are charged to the insurance companies ought to be explainable, necessary, and transparent. Those decisions should be left up to those qualified to make them appropriately. Sometimes paying more is worth it, especially if it guarantees a higher quality of life. Put the money aside, and truly look at what is best for the people of Michigan.

Kind regards,  
Jason Eldred